



AMERICAN COMMUNITY SURVEY

Housing: Questions on Mortgages (H-22-23)

FEDERAL, STATE, AND LOCAL USES OF DATA ABOUT MORTGAGES

- The Department of Agriculture uses these data to determine which areas should receive direct multi-family loan assistance.
- The Department of Health and Human Services also uses these data to assess the need for housing assistance for low-income, including elderly low-income, households.
- Individuals and firms use these data when considering relocation.
- Building developers and contractors use these data to select sites for new housing developments.
- State and local governments, faith-based and other non-profit organizations, and businesses use these data to plan, budget, and pay benefits.

EXAMPLES OF LEGAL REQUIREMENTS FOR MORTGAGE DATA

- Community Services Block Grant Act
- National Affordable Housing, Subchapter I—State and Local Housing Strategies, Title 42, Chapter 130
- Residential Lead-Based Paint Hazard Reduction Act of 1992

<www.census.gov/acs/www>

QUESTIONS AS THEY APPEAR IN THE QUESTIONNAIRE

- 22 a. Do you or any member of this household have a mortgage, deed of trust, contract to purchase, or similar debt on THIS property?**
- ☐ Yes, mortgage, deed of trust, or similar debt
- ☐ Yes, contract to purchase
- ☐ No → SKIP to question 23a

- b. How much is the regular monthly mortgage payment on THIS property? Include payment only on FIRST mortgage or contract to purchase.**

Monthly amount – Dollars

\$.00

OR

- ☐ No regular payment required → SKIP to question 23a

- c. Does the regular monthly mortgage payment include payments for real estate taxes on THIS property?**

- ☐ Yes, taxes included in mortgage payment
- ☐ No, taxes paid separately or taxes not required

- d. Does the regular monthly mortgage payment include payments for fire, hazard, or flood insurance on THIS property?**

- ☐ Yes, insurance included in mortgage payment
- ☐ No, insurance paid separately or no insurance

- 23 a. Do you or any member of this household have a second mortgage or a home equity loan on THIS property?**

- ☐ Yes, home equity loan
- ☐ Yes, second mortgage
- ☐ Yes, second mortgage and home equity loan
- ☐ No → SKIP to **D**

- b. How much is the regular monthly payment on all second or junior mortgages and all home equity loans on THIS property?**

Monthly amount – Dollars

\$.00

OR

- ☐ No regular payment required

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Helping You Make Informed Decisions



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HISTORY OF THE MORTGAGE QUESTIONS

- The questions on mortgages have been asked since 1980.
- The question also was asked on the Census 2000 long-form questionnaire.

WHY WE ASK IT THIS WAY

The questions about the mortgages are part of a question about monthly housing costs for mortgages; real estate taxes; fire, hazard, and flood insurance; utilities; fuels; etc. Listing these items separately on the questionnaire improves accuracy of the responses about each item. When combined with income data, this item is used to measure housing affordability and excessive shelter costs.

WHAT IS THE AMERICAN COMMUNITY SURVEY?

The American Community Survey (ACS) is a nationwide survey that collects socioeconomic and housing information and is the planned replacement for the long form in the 2010 Census.

The U.S. Census Bureau plans to conduct the ACS in every county, American Indian and Alaska Native Area, Hawaiian Home Land, and in Puerto Rico, once it is fully implemented, pending Congressional funding. The ACS has been tested across the country since 1996.

HOW CAN I SEE THE RESULTS OF THE SURVEY ?

The information collected from these tests is published on the Census Bureau's Web site at:

<www.census.gov/acs/www>

and American FactFinder at:

<<http://factfinder.census.gov>>

For more information call, e-mail, or visit our Web site:

1-888-456-7215

<cmo.acs@census.gov>

<<http://www.census.gov/acs/www>>

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